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Date: May 24, 2004

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Docket No. 3499-91

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Sharon Greener et al.

Filed: November 16, 2000

Group Art Unit: 3624

Serial No: 09/714,315

Examiner: Sandra S. Snapp

For: AUTOMATED ONLINE SALES RISK MANAGEMENT SYSTEM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT
IN RESPONSE TO THE MARCH 11, 2004 OFFICE ACTION**

Sir:

In response to the Office Action mailed on March 11, 2004, favorable reconsideration of the above-identified patent application in view of the following amendment and remarks is respectfully requested.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 14 of this paper.

Remarks/Arguments begin on page 24 of this paper.